

To Whom It May Concern:

I urge Congress to take immediate action to pass the Social Security Fairness Act (H.R. 235/S, 484), which would repeal the Government Pension Offset and Windfall Elimination Provision. These unfair offsets take away the benefits of some retired public employees, benefits for which they have worked and that they have earned, often forcing them into poverty. Public employees like educators, police officers, and firefighters should not suffer a penalty for dedicating their lives to public services.

Because my position as a school psychologist is part time, I have always worked a second job and paid into social security. However, because of the GPO/WEP offsets, I will not be able to collect the amount of social security that I would otherwise be eligible to receive. Additionally, if my husband predeceases me, it will be necessary for me to work many hours (hopefully I would be able to find a job) to make up for the loss of his social security income since I would not be eligible to receive his social security income, which will be higher than mine. He does not have a pension and will receive only his social security income in retirement. Additionally, because I had to pay 11 % of my salary toward my educator pension, I did not have much additional income to put in a 403b retirement account. Thus I do not have any other source of significant retirement income that I can rely upon. Being able to get the social security benefit I have earned, and should be entitled to, may make the difference between being able to keep my home or having to sell it because I can not afford the costs of maintaining it, paying taxes on it, etc.

Are the CEO's of major corporations, who get millions of dollars in retirement pensions, denied their social security? Why are educators, who make significantly less money than they would in the private sector, penalized in this way? The GPO and WEP discourage talented people from entering the teaching profession. Both the House and the Senate held hearings in the 110th Congress, but the bill has not moved out of the committee. Retired educators, those still in the profession, and those seeking to enter the profession cannot wait any longer for action.

I urge Congress to move the Social Security Fairness Act forward for a vote. In addition, if Congress takes up overall social security reform, I urge inclusion of repeal of the GPO and WEP as part of any reform package.

Sincerely,

Ruth E. Garbett